



Order Filed on April 14, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY (TRENTON)**

Caption in Compliance with D.N.J. LBR 9004-2(c)

**Robertson, Anschutz, Schneid, Crane &
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Attorneys For Secured Creditor

In Re:

**Steven H. Zimmerman,
Debtor.**

Case No.: 18-31536-MBK

Chapter: 13

Chief Judge Michael B. Kaplan

**CONSENT ORDER REGARDING TREATMENT OF POST-PETITION ARREARS
PURSUANT TO FORBEARANCE AGREEMENT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 14, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER having come before the Court on the Debtor's Request to Forbear Mortgage Payments, by and through his counsel, Robert C. Nisenson, and Nationstar Mortgage LLC d/b/a Mr. Cooper ("Secured Creditor") the Secured Creditor on the Debtor's real property located at 1 Academic Road, East Brunswick, NJ 08816 (the "Property"), represented by Robertson, Anschutz, Schneid, Crane & Partners, PLLC, and the parties agreeing to the entry of this Order resolving repayment of forbore mortgage payments, and for good cause shown; it is ORDERED AND DECREED as follows:

1. Secured Creditor filed its Proof of Claim on December 7, 2018 as Claim 5-1. An Amended Proof of Claim was subsequently filed on June 26, 2019 as Claim 5-2. Pursuant to the Amended Proof of Claim, the pre-petition arrears owed Secured Creditor are \$0.00.
2. On or about May 18, 2020 and December 3, 2020, Secured Creditor filed its Notice of Debtor's Request for Mortgage Forbearance Due to the Covid-19 Pandemic (*See* Docket No. 56 & 58). Pursuant to the Notice of Request for Mortgage Forbearance, the parties agreed to forbear post-petition obligations that would come due for three-hundred sixty-five (365) days from April 1, 2020 through and including March 1, 2021.
3. As of March 10, 2021, Debtor is due for the following post-petition arrears:
 - April 1, 2020 payment in the amount of \$2,450.78 per month;
 - May 1, 2020 through and including the March 1, 2021 payment in the amount of \$2,485.79 per month;
 - Less \$0.00 in suspense
 - Total delinquency in the amount of \$29,794.47
4. The amount of \$29,794.47 shall be capitalized into the Debtor's Chapter 13 Plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor's timely filed Proof of Claim. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the Plan in accordance with this Order.
5. The Debtor shall commence ongoing post-petition payments in the amount of \$2,450.78 directly to Secured Creditor commencing on April 1, 2021. This amount is subject to change based on escrow and/or interest rate adjustments.
6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
7. Creditor reserves the right to pursue relief from stay in the event Debtor does not comply with the provisions of this consent order or if the existing post-petition arrears are not cured in full.
8. The parties agree that this Consent Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.

9. Facsimile signatures shall be valid as original signatures and this Consent Order may be executed in counterparts.
10. This order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form and entry of the foregoing order.



Robert C. Nisenson, Esq.
Attorney for Debtor
Date:

/s/ Harold Kaplan

Harold Kaplan, Esq.
Attorney for Secured Creditor
Date: 4/5/2021